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Serial No.: 09/774,538

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First named inventor: Ian E. Abrahams
Serial No.: 09/774,538
Filed: Jan. 31, 2001
Title: System for Managing Risk
Group Art Unit: 3623
Examiner: Graysay, Tamara L.

RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents
United States Patent and Trademark Office
PO Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the final Office action
mailed 5 April 2005.

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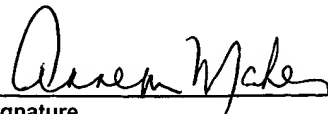
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